

## ABSTRACT

A promotional card for use in a marketing promotion and the method of use thereof. The promotional card has a plurality of scratch-off figures. In one embodiment, each scratch-off figure covers an indication of a prize which can be monetary or non-monetary. A plurality of promotional cards are manufactured by a promoter on behalf of one or more merchants and distributed to one or more agents. The agents, in turn, distribute the promotional cards to a plurality of potential customers. In one embodiment, each customer can only use one promotional card. The customers, when purchasing or leasing a predetermined product or service at one of the participating merchants, redeems the promotional card by presenting the card to the merchant, scratching off one of the figures to reveal an indication of a prize, and receiving the revealed prize from the merchant as part of the purchase or lease transaction. In one embodiment, the promotional cards contain indications of monetary prizes under the scratch-off material, are useable during the purchase of cars or trucks at a participating merchant, and result in the customer receiving a monetary prize as a cash discount at the purchase or lease of a car or truck. After the purchase by the customer, the promoter provides a benefit to the agent for placing the card with the customer.